

THAP



TEACHER, FIRE FIGHTER, AND EMERGENCY MEDICAL TECHNICIAN HOUSING ASSISTANCE PROGRAM

The Program

The Teacher, Fire Fighter, and Emergency Medical Technical Housing Assistance Program (THAP) provides an incentive to become first-time homeowners in Washington, D.C. Through THAP, the Department of Housing and Community Development (DHCD) provides eligible applicants with a deferred loan of up to \$10,000.

THAP loans are awarded to a limited number of eligible applicants each year, depending on funds allocated in the department's budget. Local lenders will finance their mortgage loans under conventional or federal underwriting guidelines.

Notice of Non-Discrimination

In accordance with the D.C. Human Rights Act of 1977, as amended, D.C. Official Code Section 2-1401.01 et seq., (Act) the District of Columbia does not discriminate on the basis of actual or perceived: race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, familial status, family responsibilities, matriculation, political affiliation, disability, source of income, or place of residence or business. Sexual harassment is a form of sex discrimination, which is also prohibited by the Act. In addition, harassment based on any of the above protected categories is also prohibited by the Act. Discrimination in violation of the Act will not be tolerated. Violators will be subject to disciplinary action.

Are You Eligible for a THAP Loan?

To be eligible for THAP assistance, an applicant must:

1. Be a full-time Government of the District of Columbia employee;
2. Be a first-time homebuyer in the District of Columbia;
3. Have an adequate income to afford a mortgage from private lender; and
4. Possess a good credit rating.

For additional information contact one of the
community based organizations
listed or the Greater Washington
Urban League at
202-265-8200, extension 228 or visit the
website at dhcd.dc.gov

Where to Apply

Housing Counseling Service, Inc.
2430 Ontario Road, NW
Washington, D.C. 20009 – (202-667-7006)

Latino Economic Development Corporation
2316 18th Street, NW
Washington, D.C. 20009 – (202-588-5102)

Marshall Heights Community Development Organization
3939 Benning Road, NE
Washington, D.C. 20019 – (202-396-1200)

Lydia's House
3939 South Capitol Street, SW
Washington, D.C. 20032 – (202 -373-1050)

University Legal Services
220 I Street, NE, Suite 130
Washington, D.C. 20002 – (202-547-4747)

University Legal Services
3220 Pennsylvania Avenue, SE, Suite 4
Washington, D.C. 20020 – (202-645-7175)



Postage

Government of the District of Columbia
Anthony A. Williams, Mayor
Department of Housing and Community Development
Stanley Jackson, Director
801 North Capitol Street, NE
Washington, DC 20002

7 Easy Steps to Homeownership

- Step 1 – Contact Housing Counseling Services, Inc. for a pre-application housing counseling session.
- Step 2 – Gather the required documentation requested by your housing counselor and complete your THAP application.
- Step 3 – Wait for your eligibility letter to arrive from the Greater Washington Urban League (GWUL). If your application is approved, you will receive a Notice of Eligibility, which will indicate your financial assistance amount and the housing price range you qualify for based upon income, down payment costs and financing requirements.
- Step 4 – Find a house and enter into a sales agreement to purchase it. Forward a copy of the sales agreement to GWUL.
- Step 5 – Complete your mortgage application from your carefully selected financial institution. Be sure to include a copy of your Notice of Eligibility and sales agreement.
- Step 6 – Complete the transfer of ownership from the current homeowner to you, which is known as settlement.
- Step 7 – Move into your new home.

Thank You for Your Inquiry!

The DHCD Pledge

"The Department of Housing and Community Development is a leader in providing prompt, professional and courteous service, managing public resources, revitalizing neighborhoods and expanding the housing and economic opportunities for the District's residents."